

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2005**

SOUTHERN REGION

STATE : ANDHRA PRADESH

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	32,00,715	8081,49	7356,61	14,39,119	4328,26	3785,33
1. Direct Finance	31,55,458	7271.42	6678.25	14,19,899	4061.17	3574.53
2. Indirect Finance	45,257	810.07	678.36	19,220	267.10	210.80
II. INDUSTRY	61,826	7014,74	4938,72	45,022	3550,45	2482,10
1. Mining & Quarrying	321	23.31	19.78	706	100.18	70.48
2. Food Manufacturing & Processing	2,857	812.13	420.05	4,332	971.53	605.86
(a) Rice Mills, Flour & Dal Mills	1,428	185.21	123.13	2,942	569.90	355.20
(b) Sugar	20	169.93	150.83	22	189.77	105.09
(c) Edible Oils & Vanaspati	77	38.97	27.30	102	25.66	19.10
(d) Tea Processing	1	1.50	1.49	10	68	59
(e) Processing of Fruits & Vegetables	9	15.09	7.43	26	8.57	6.44
(f) Others	1,322	401.43	109.88	1,230	176.95	119.43
3. Beverage & Tobacco	60	22.68	17.23	108	55.23	34.85
4. Textiles	2,641	136.34	93.94	2,328	266.95	151.61
(a) Cotton Textiles	563	91.59	67.24	468	182.72	93.88
(b) Jute & Other Natural Fibre Textiles	30	1.36	1.06	37	17.01	10.52
(c) Handloom Textiles & Khadi	1,482	4.61	3.47	1,139	16.79	10.67
(d) Other Textiles & Textile Products	566	38.79	22.17	684	50.43	36.55
5. Paper, Paper Products & Printing	209	59.02	48.29	402	111.42	80.25
6. Leather & Leather Products	303	6.36	5.73	165	2.75	2.30
7. Rubber & Plastic Products	200	51.45	35.03	287	55.82	42.92
8. Chemicals & Chemical Products	297	1141.79	786.73	516	310.22	252.19
(a) Heavy Industrial Chemicals	20	165.79	81.85	73	148.83	129.20
(b) Fertilisers	32	781.23	575.45	25	5.33	4.25
(c) Drugs & Pharmaceuticals	96	120.69	61.66	170	35.50	29.87
(d) Non-Edible Oils	9	4.90	3.40	11	18.69	18.40
(e) Other Chemicals & Chemical Products	140	69.19	64.37	237	101.87	70.48
9. Petroleum, Coal Products & Nuclear Fuels	7	3.67	3.58	18	113.25	26.02
10. Manufacture of Cement & Cement Products	217	492.74	269.45	418	556.35	414.48
11. Basic Metals & Metal Products	318	1833.72	1635.02	484	238.94	204.72
(a) Iron & Steel	86	1632.31	1480.16	77	185.97	163.42
(b) Non-Ferrous Metals	18	53.36	42.45	26	9.50	6.14
(c) Metal Products	214	148.05	112.42	381	43.47	35.16
12. Engineering	518	234.79	184.61	901	184.88	157.21
(a) Heavy Engineering	32	28.98	22.46	88	27.65	24.67
(b) Light Engineering	216	74.57	68.01	338	16.37	11.46
(c) Electrical Machinery & Goods	197	95.18	76.98	291	34.53	27.70
(d) Electronic Machinery & Goods	73	36.06	17.17	184	106.32	93.38
13. Vehicles, Vehicle Parts & Transport Equipments	987	109.31	74.37	632	7.79	5.73
14. Other Industries	48,081	508.40	343.43	28,991	221.74	174.51
15. Electricity, Gas & Water	107	1289.08	738.07	64	107.48	68.45
(a) Electricity Generation & Transmission	44	1189.34	707.61	19	99.47	64.47
(b) Non-Conventional Energy	8	62.53	26.95	1	3.20	1.66
(c) Gas, Steam & Water Supply	55	37.21	3.51	44	4.81	2.31
16. Construction	4,703	289.94	263.42	4,670	245.92	190.51
III. TRANSPORT OPERATORS	17,619	299,45	282,10	9,023	84,39	64,23
IV. PROFESSIONAL AND OTHER SERVICES	65,632	532,69	457,29	38,956	368,85	280,31
V. PERSONAL LOANS	6,30,146	3706,90	3099,23	7,15,159	5474,89	4585,78
1. Loans for Purchase of Consumer Durables	41,164	145.97	115.47	31,862	138.79	100.12
2. Loans for Housing	50,820	1205.65	1038.83	85,611	2003.31	1709.76
3. Rest of the Personal Loans	5,38,162	2355.28	1944.93	5,97,686	3332.78	2775.91
VI. TRADE	2,20,228	3060,05	2526,12	1,46,258	1109,88	870,76
1. Wholesale Trade	7,627	2437.33	2052.28	9,906	215.52	173.80
2. Retail Trade	2,12,601	622.72	473.85	1,36,352	894.36	696.96
VII. FINANCE	9,208	599,90	371,84	3,543	54,14	23,71
VIII. ALL OTHERS	4,95,756	1757,34	1478,95	4,18,346	1687,20	1455,22
TOTAL BANK CREDIT	47,01,130	25052,57	20510,87	28,15,426	16658,07	13547,45
OF WHICH:						
1. Artisans and Village & Tiny Industries	31,928	152.50	116.13	17,376	433.81	311.43
2. Other Small Scale Industries	19,162	478.19	338.17	15,912	691.03	454.66

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2005**

SOUTHERN REGION

STATE : ANDHRA PRADESH

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	2,64,573	2519.82	2094.12	12,902	1563.84	1338.59
1. Direct Finance	2,56,858	1790.80	1523.50	11,800	615.39	513.05
2. Indirect Finance	7,715	729.03	570.62	1,102	948.45	825.54
II. INDUSTRY	29,720	11580.31	5732.18	21,304	20822.58	11936.34
1. Mining & Quarrying	428	168.46	102.12	135	259.60	176.15
2. Food Manufacturing & Processing	3,919	1388.53	851.88	586	787.38	475.55
(a) Rice Mills, Flour & Dal Mills	1,669	525.75	389.84	98	80.44	65.71
(b) Sugar	24	134.29	115.52	20	104.01	52.11
(c) Edible Oils & Vanaspati	1,096	77.99	48.99	130	222.74	167.79
(d) Tea Processing	3	53	48	4	1.12	75
(e) Processing of Fruits & Vegetables	55	25.98	16.11	8	4.39	2.10
(f) Others	1,072	624.01	280.94	326	374.69	187.08
3. Beverage & Tobacco	273	790.30	481.59	89	211.39	101.98
4. Textiles	2,580	637.83	492.30	608	954.23	722.94
(a) Cotton Textiles	787	487.43	381.36	193	453.24	301.20
(b) Jute & Other Natural Fibre Textiles	60	51.19	30.75	16	2.11	1.74
(c) Handloom Textiles & Khadi	648	10.34	7.79	23	106.93	107.05
(d) Other Textiles & Textile Products	1,085	88.86	72.41	376	391.96	312.95
5. Paper, Paper Products & Printing	768	174.57	127.25	622	640.74	381.85
6. Leather & Leather Products	345	13.10	7.44	126	46.58	34.28
7. Rubber & Plastic Products	550	74.65	55.98	344	152.81	110.31
8. Chemicals & Chemical Products	966	3804.87	601.68	4,886	5726.07	1790.43
(a) Heavy Industrial Chemicals	153	223.29	148.80	215	521.59	411.40
(b) Fertilisers	51	326.93	180.64	41	352.60	250.39
(c) Drugs & Pharmaceuticals	338	3104.40	175.83	2,192	4031.82	852.81
(d) Non-Edible Oils	15	17.85	13.62	18	87.81	25.92
(e) Other Chemicals & Chemical Products	409	132.40	82.79	2,420	732.24	249.91
9. Petroleum, Coal Products & Nuclear Fuels	96	278.40	22.80	44	1437.08	115.13
10. Manufacture of Cement & Cement Products	219	77.07	56.71	122	477.05	352.42
11. Basic Metals & Metal Products	1,028	988.54	523.64	897	1133.29	803.40
(a) Iron & Steel	296	722.70	357.90	322	801.19	615.52
(b) Non-Ferrous Metals	91	104.08	44.19	73	125.77	58.18
(c) Metal Products	641	161.76	121.55	502	206.33	129.70
12. Engineering	1,890	435.75	344.80	1,452	971.02	704.28
(a) Heavy Engineering	182	83.94	71.80	224	122.39	85.85
(b) Light Engineering	1,199	211.90	182.82	427	322.15	250.56
(c) Electrical Machinery & Goods	304	73.60	51.42	301	292.23	182.56
(d) Electronic Machinery & Goods	205	66.31	38.75	500	234.25	185.31
13. Vehicles, Vehicle Parts & Transport Equipments	599	524.70	443.45	271	270.20	207.36
14. Other Industries	12,169	474.59	402.25	7,430	2209.20	1721.49
15. Electricity, Gas & Water	122	773.39	485.52	215	2490.37	1785.68
(a) Electricity Generation & Transmission	50	743.96	460.34	184	2369.78	1694.11
(b) Non-Conventional Energy	18	18.19	14.78	9	34.82	33.43
(c) Gas, Steam & Water Supply	54	11.24	10.41	22	85.77	58.13
16. Construction	3,768	975.57	732.76	3,477	3055.56	2453.09
III. TRANSPORT OPERATORS	10,128	203.65	164.36	3,932	926.99	578.73
IV. PROFESSIONAL AND OTHER SERVICES	29,468	1411.85	1042.22	11,805	2177.37	1727.76
V. PERSONAL LOANS	6,81,495	9186.64	7564.76	4,14,440	9601.05	7915.38
1. Loans for Purchase of Consumer Durables	39,171	209.54	170.51	37,682	231.84	185.86
2. Loans for Housing	1,32,393	4268.40	3683.26	81,670	5544.15	4751.66
3. Rest of the Personal Loans	5,09,931	4708.69	3710.99	2,95,088	3825.06	2977.87
VI. TRADE	79,149	2315.58	1645.64	19,449	1745.71	1223.58
1. Wholesale Trade	6,901	1017.29	623.97	2,944	764.07	537.77
2. Retail Trade	72,248	1298.28	1021.67	16,505	981.63	685.81
VII. FINANCE	2,394	164.04	136.21	2,174	908.45	810.38
VIII. ALL OTHERS	2,57,469	2372.04	1921.13	70,919	2408.82	1967.43
TOTAL BANK CREDIT	13,54,396	29753.93	20300.63	5,56,925	40154.81	27498.18
OF WHICH:						
1. Artisans and Village & Tiny Industries	4,184	33.13	25.97	2,143	122.69	88.46
2. Other Small Scale Industries	13,567	1438.37	1029.54	4,749	721.90	541.05